

BEFORE HEALTH CARE REFORM...

- **Coverage dropped** when Montanans got sick
- **Insurance for children denied** because of preexisting medical conditions
- **Exploding deficits** tied to health care spending
- **Medicare** headed for bankruptcy
- **Seniors stuck** in a "doughnut hole" without prescription drug coverage
- **Montanans losing** their farms and ranches to pay medical bills
- **Small business owners and individuals** unable to afford coverage

A broken system BREAKING MONTANA'S FAMILIES

"If Congress does nothing, we know Medicare will go bust. No one will hold insurance companies accountable. And year after year, hardworking Montanans will continue seeing more of their hard-earned paychecks eaten up by health care costs. I'm not in the do-nothing camp."

– **SENATOR JON TESTER**

...AFTER HEALTH CARE REFORM

- **INSURANCE COMPANIES HELD ACCOUNTABLE**
 - Barred from dropping coverage when Montanans get sick
 - Ban on lifetime coverage caps
 - End to discrimination based on preexisting medical conditions
 - Premiums used for patient care
- **MEDICARE STRENGTHENED**
 - "Doughnut hole" closed for better access to prescription drugs
 - Waste, fraud, and abuse eliminated
- **DEFICITS CUT BY HUNDREDS OF BILLIONS OF DOLLARS**
 - Reform that is fully paid-for
 - Significant savings from more efficient patient care
 - Slowing the rise in health care costs
- **MONTANANS WITH ACCESS TO QUALITY, AFFORDABLE INSURANCE**
 - Tax credits for small businesses to insure employees
 - Military and veterans' benefits completely protected
 - Young adults covered by parents' insurance until age 26
 - Insurance markets where farmers, ranchers, and Montanans who need affordable care can find it

SAVES LIVES

SAVES MONEY

SAVES MEDICARE

"We're now moving forward to fix our broken health insurance system."

– SENATOR JON TESTER